

Fill in this information to identify the case:

Debtor 1

Shannon Marie Gingrich

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Middle District ofPennsylvania

(State)

Case number 1:19-bk-04480-HWV

Form 4100R

Response to Notice of Final Cure Payment**10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of Creditor: Fay Servicing, LLC*

Court claim no. (if known):

8Last 4 digits of any number you use to identify the debtor's account: XXXXXX2421

Property address:

1420 Laudermitch Rd

Number Street

Palmyra, PA 17078

City

State

ZIP Code

Part 2: Pre-petition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Post-petition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: 02/01/2025

MM/DD/YYYY

Post-petition payment amount is \$1,391.45. There is \$931.10 in suspense.

- ☐ Creditor states that the debtor(s) **are not current** on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:

(a) \$ 0.00

b. Total fees, charges, expenses, escrow, and costs outstanding

+(b) \$ 0.00c. **Total.** Add lines a and b(c) \$ 0.00

Creditor asserts that the debtor(s) are contractually Obligated for the post-petition payment(s) that first became

Due on:

***Please note Creditor is in the process of filing a Transfer of Claim to reflect Creditor as the Transferee of this Claim.**MM/DD/YYYY**However, this Response to Notice of Final Cure is being filed to ensure Creditor's compliance with Fed. R. Bankr. P. 3002.1.**

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor
☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/Dane Exnowski

Signature

Date 02/19/2025

Print

Dane Exnowski

First Name

Middle Name

Last Name

Title Authorized Agent for the Creditor

Company

McCalla Raymer Leibert Pierce, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address

325 Chestnut Street, Suite 725

Number

Street

Philadelphia, PA 19106

City

State

Zip Code

Contact phone 562-661-5060Email Dane.Exnowski@mccalla.com

In Re: Shannon Marie Gingrich

Bankruptcy Case No.: 1:19-bk-04480-HWV
Chapter: 13
Chief Judge: Henry W. Van Eck

CERTIFICATE OF SERVICE

I, Dane Exnowski, of McCalla Raymer Leibert Pierce, LLP, 325 Chestnut Street, Suite 725, Philadelphia, PA 19106, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Shannon Marie Gingrich
1420 Laudermilch Road
Palmyra, PA 17078

Kara Katherine Gendron
Mott & Gendron Law
125 State Street
Harrisburg, PA 17101

(served via ECF Notification)

Jack N Zaharopoulos, Trustee
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

(served via ECF Notification)

United States Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 02/20/2025 By: /s/Dane Exnowski
(date) Dane Exnowski,
Authorized Agent for the Creditor